



SECTOR #

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of)	Examiner:
Keresman, III, et al.)	
Serial No.: 09/488,297)	Art Unit:
Filed: January 20, 2000)	
For: SECURE ALTERNATE)	
PAYMENT PROCESSING)	
SYSTEM)	
Attorney Docket No.:)	Cleveland, Ohio 44114
PRA 2 0001)	April 6, 2000

RESPONSE TO NOTICE TO FILE MISSING PARTS
OF APPLICATION UNDER 37 CFR 1.53(d)

Box Missing Part
Assistant Commissioner of Patents
Washington, D. C. 20231

Dear Sir:

Responsive to the Notice to File Missing Parts issued March 30, 2000 on the above-captioned patent application, a "Declaration For Patent Application" is enclosed herewith.

The enclosed Declaration has been duly executed by the inventors identified in those papers originally filed with the application.

A check in the amount of sixty five dollars (\$65.00) is enclosed to cover the surcharge for a Small Entity required under 37 CFR 1.16(e) for filing the Declaration later than the filing date of the application itself.

Also enclosed herewith are copies of an Assignment and Small Entity Statement which were previously filed in this application. The included copy of the return postcard evidences acknowledgement and receipt of the Assignment and Small Entity Statement by the U.S. Patent and Trademark Office.



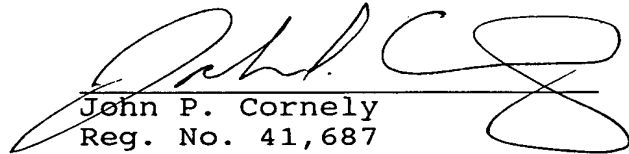
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Please charge any additional fees or credit overpayment to Deposit Account No. 06-0308.

The foregoing submissions are believed to meet the requirements of the Notice to File Missing Parts, and the applicant awaits further action on the application from the Patent and Trademark Office.

Respectfully submitted,

FAY, SHARPE, FAGAN,
MINNICH & MCKEE, LLP



John P. Cornely
Reg. No. 41,687
1100 Superior Avenue
7th Floor
Cleveland, Ohio 44114-2518
(216) 861-5582

CERTIFICATE OF MAILING

I hereby certify that this **RESPONSE TO NOTICE TO FILE MISSING PARTS OF APPLICATION UNDER 37 CFR 1.53(d)** is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231, on April 6, 2000.

By:



Iris E. Nauth

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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

IN RE APPLICATION OF : M. Keresman, III, et al.
FOR : SECURE AND EFFICIENT PAYMENT
PROCESSING SYSTEM
SERIAL NO. : Unknown
FILED : Herewith
EXAMINER : Unknown
ART UNIT : Unknown
LAST OFFICE ACTION : None
ATTORNEY DOCKET NO. : PRA 2 0001

Cleveland, Ohio 44114-2518
January 19, 2000

**37 C.F.R. 1.27 STATEMENT OF
STATUS AS A SMALL BUSINESS ENTITY**

Commissioner for Patents
Washington, D.C. 20231

Dear Sir:

The undersigned affirms:

That he is an officer of Cardinalcommerce.com, Inc., the assignee of the above-referenced patent application, and is empowered to act on behalf of the assignee;

That the assignment in favor of Cardinalcommerce.com, Inc. is being filed concurrently herewith for recording;

That the assignee, Cardinalcommerce.com, Inc., together with all of its affiliates combined had fewer than five hundred (500) employees including full-time, part-time, and temporary employees on the average during each pay period of the previous fiscal year of the assignee and its affiliates; and,

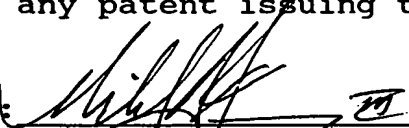
That the assignee has not assigned, granted, conveyed, or licensed, and is under no obligation under



contract or law to assign, grant, convey, or license any rights in the invention to any person who could not be classified as an independent inventor under 37 C.F.R. 1.9(c) if that person had made the invention, or to any concern which would not qualify as a small business under 37 C.F.R. 1.9(d) or a nonprofit organization under 37 C.F.R. 1.9(e).

The undersigned acknowledges a duty to file, in this application or patents issuing thereon, notification of any change in status resulting in loss of entitlement to small entity status prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate.

The undersigned further declares that all statements made herein of his own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful and false statements may jeopardize the validity of the application or any patent issuing thereon.

By: 
Michael A. Keresman, III
As President of
Cardinalcommerce.com, Inc.

Date: 1/20/00

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FORMALITIES LETTER



OC000000005020049

UNITED STATES DEPARTMENT OF COMMERCE
Patent and Trademark OfficeAddress: COMMISSIONER OF PATENT AND TRADEMARKS
Washington, D.C. 20231

APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/488,297	01/20/2000	Michael A. Keresman III	PRA 2 0001

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Date Mailed: 03/30/2000

NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

Filing Date Granted

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given TWO MONTHS from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The oath or declaration is unsigned.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(e) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.
- **The balance due by applicant is \$ 130.**

A copy of this notice MUST be returned with the reply.

Customer Service Center

Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE

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01 FC:205